

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John C. Kuhn  
Debtor

Case No. 18-05394-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 08, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2024:**

Recip ID	Recipient Name and Address
db	+ John C. Kuhn, P.O. Box 315, Pocono Lake, PA 18347-0315
cr	+ Truste U.S. Bank Trust National Association as Tru, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5168621	#+ Andrew M. Lubin, Esquire, Milstead & Associates, LLC, 1 East Stow Road, Marlton, NJ 08053-3118
5145289	Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709
5145294	#+ Milstead & Associates, 1 E. Stow Road, Marlton, NJ 08053-3118
5145296	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Dallas, TX 75063
5145297	Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
5155570	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ASS, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 08 2024 23:39:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	^ MEBN	Jan 08 2024 18:38:28	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Email/Text: RASEBN@raslg.com	Jan 08 2024 18:40:00	U.S. Bank National Association, as Trustee for Ass, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5145285	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jan 08 2024 18:45:11	Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
5145286	+ EDI: CAPITALONE.COM	Jan 08 2024 23:39:00	CAPITAL ONE BANK USA NA, 10700 Capital One Way, Richmond, VA 23060-9243
5165026	EDI: CAPITALONE.COM	Jan 08 2024 23:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5145287	+ EDI: CITICORP	Jan 08 2024 23:39:00	Citibank NA, PO Box 769006, San Antonio, TX 78245-9006
5169871	+ EDI: CITICORP	Jan 08 2024 23:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5145288	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 08 2024 18:45:13	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5145290	+ Email/Text: LMitchell@myfci.com	Jan 08 2024 18:40:00	FCI Lenders Services, P.O. Box 27370, Anaheim, CA 92809-0112
5146746	Email/Text: EBNBKNOT@ford.com	Jan 08 2024 18:40:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953

5145291	Email/Text: data_processing@fin-rec.com	Jan 08 2024 18:40:00	Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908
5145292	+ Email/Text: EBNBKNOT@ford.com	Jan 08 2024 18:40:00	Ford Motor Credit, P.O. Box 54200, Omaha, NE 68154-8000
5165867	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2024 18:44:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5161021	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 08 2024 18:44:48	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5145293	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 08 2024 18:44:52	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5145295	Email/Text: nsm_bk_notices@mrcooper.com	Jan 08 2024 18:40:00	Mr. Cooper, PO Box 650783, Dallas TX 75265-0783
5167232	Email/Text: mtgbk@shellpointmtg.com	Jan 08 2024 18:40:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
5162530	+ Email/Text: bankruptcy1@pffcu.org	Jan 08 2024 18:40:00	POLICE AND FIRE FCU, 3333 STREET ROAD, BENSALEM, PA 19020-2022
5145299	EDI: PRA.COM	Jan 08 2024 23:39:00	Portfolio Recovery, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5303337	EDI: PRA.COM	Jan 08 2024 23:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303338	EDI: PRA.COM	Jan 08 2024 23:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5169133	EDI: PRA.COM	Jan 08 2024 23:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5145298	+ Email/Text: bankruptcy1@pffcu.org	Jan 08 2024 18:40:00	Police and Fire Federal Credit Uni, 901 Areh Street, Philadelphia, PA 19107-2495
5145300	+ Email/Text: mtgbk@shellpointmtg.com	Jan 08 2024 18:40:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5145301	+ EDI: CITICORP	Jan 08 2024 23:39:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5157975	+ Email/Text: RASEBN@raslg.com	Jan 08 2024 18:40:00	U.S. Bank National Association, as Trustee for Ass, C.O., RAS Crane, LLC, 10700 Abbots Bridge Road, Suite 170, Duluth, GA 30097-8461
5272738	^ MEBN	Jan 08 2024 18:37:45	U.S. Bank Trust National Association, c/o c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
5272739	^ MEBN	Jan 08 2024 18:37:46	U.S. Bank Trust National Association, c/o c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, U.S. Bank Trust National Association, c/o c/o SN Servicing Corporation 95501-0305
5529154	^ MEBN	Jan 08 2024 18:37:51	U.S. Bank Trust National Association, as Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501, U.S. Bank Trust National Association 95501-0305
5527395	^ MEBN	Jan 08 2024 18:37:54	U.S. Bank Trust National Association,, as Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305
5530510	^ MEBN	Jan 08 2024 18:37:46	U.S. Bank Trust National Association,, as Trustee of the Cabana Series IV Trust, c/o SN Corporation, 323 Fifth Street,, Eureka CA 95501-0305, U.S. Bank Trust National Association,

5527396	^ MEBN	Jan 08 2024 18:37:48	U.S. Bank Trust National Association., as Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305, U.S. Bank Trust National Association,
5369254	+ Email/Text: bankruptcy@bsifinancial.com	Jan 08 2024 18:40:00	U.S. Bank Trust National Association., as Trustee of the Cabana Series IV Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480, U.S. Bank Trust National Association,
5530509	^ MEBN	Jan 08 2024 18:37:53	U.S. Bank Trust National Association., as Trustee of the Cabana Series IV Trust, c/o SN Corporation, 323 Fifth Street., Eureka CA 95501-0305
5369253	+ Email/Text: bankruptcy@bsifinancial.com	Jan 08 2024 18:40:00	U.S. Bank Trust National Association., as Trustee of the Cabana Series IV Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5545311	^ MEBN	Jan 08 2024 18:37:56	U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5404831	^ MEBN	Jan 08 2024 18:37:58	U.S. Bank Trust, N.A., c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, U.S. Bank Trust, N.A., c/o SN Servicing Corporation 95501-0305
5404830	^ MEBN	Jan 08 2024 18:37:49	U.S. Bank Trust, N.A., c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
5247368	+ Email/Text: bankruptcy@bsifinancial.com	Jan 08 2024 18:40:00	US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, US Bank Trust National Association, c/o BSI Financial Services 75038-2480
5247366	+ Email/Text: bankruptcy@bsifinancial.com	Jan 08 2024 18:40:00	US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5164457	^ MEBN	Jan 08 2024 18:38:25	Wilmington Savings Fund Society, FSB, DBA, AMIP Managment, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799
TOTAL: 42			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5529153	*+	U.S. Bank Trust National Association, as Trustee of the Cabana Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305
5247367	*+	US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Securities Corporation Home Equity Loan Trust, Series MO 2006-HE6, Asset Backed Pass-Through Certificates, Series MO 2006-HE6 ldoyle@squirelaw.com, LOGSECF@logs.com
Lorraine Gazzara Doyle	on behalf of Creditor Trustee U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust ldoyle@squirelaw.com LOGSECF@logs.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust ldoyle@squirelaw.com LOGSECF@logs.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Securities Corporation Home Equity Loan Trust, Series MO 2006-HE6, Asset Backed Pass-Through Certificates, Series MO 2006-HE6 mfarrington@kmlawgroup.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust bknotifications@ghidottiberger.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bknotifications@ghidottiberger.com
Richard Postiglione	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com
Sindi Mncina	on behalf of Creditor US Bank Trust National Association et al smncina@raslg.com
Timothy B. Fisher, II	on behalf of Debtor 1 John C. Kuhn donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1

John C. Kuhn

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5169

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-05394-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John C. Kuhn

1/8/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**